

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: CALVADORES, NORLITA

§ Case No. 15-32991

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

ILENE F. GOLDSTEIN, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$47,234.00
(without deducting any secured claims)

Assets Exempt: \$57,984.00

Total Distribution to Claimants: \$74,134.26 Claims Discharged
Without Payment: \$33,365.79

Total Expenses of Administration: \$30,865.74

3) Total gross receipts of \$ 120,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2**), yielded net receipts of \$105,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	30,865.74	30,865.74	30,865.74
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	107,500.05	107,500.05	74,134.26
TOTAL DISBURSEMENTS	\$0.00	\$138,365.79	\$138,365.79	\$105,000.00

4) This case was originally filed under Chapter 7 on September 28, 2015.
The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/15/2017 By: /s/ILENE F. GOLDSTEIN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
single family residence located at 130 Northern	1110-000	120,000.00
TOTAL GROSS RECEIPTS		\$120,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDs PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Norlita Calvadore	Exemption	8100-002	15,000.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$15,000.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			
	TOTAL SECURED CLAIMS			\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ILENE F. GOLDSTEIN	2100-000	N/A	8,500.00	8,500.00	8,500.00
LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	3110-000	N/A	4,585.00	4,585.00	4,585.00
LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	3120-000	N/A	28.10	28.10	28.10
Jodi E. Gimbel, P.C.	3410-000	N/A	499.50	499.50	499.50
Rabobank, N.A.	2600-000	N/A	98.78	98.78	98.78

Rabobank, N.A.	2600-000	N/A	143.09	143.09	143.09
Rabobank, N.A.	2600-000	N/A	162.60	162.60	162.60
CT&T	3510-000	N/A	7,200.00	7,200.00	7,200.00
CT&T	2820-000	N/A	5,488.66	5,488.66	5,488.66
CT&T	3210-600	N/A	1,200.00	1,200.00	1,200.00
CT&T	2500-000	N/A	2,812.42	2,812.42	2,812.42
Rabobank, N.A.	2600-000	N/A	147.59	147.59	147.59
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$30,865.74	\$30,865.74	\$30,865.74

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	None				
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
		None				
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	JPMorgan Chase Bank, N.A.	7100-000	N/A	29,447.63	29,447.63	20,307.70
2	Midland Credit Management Inc as agent for	7100-000	N/A	1,975.17	1,975.17	1,362.12
3	Susan C Balverde	7100-000	N/A	76,077.25	76,077.25	52,464.44
TOTAL GENERAL UNSECURED CLAIMS			\$0.00	\$107,500.05	\$107,500.05	\$74,134.26

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 1

Case Number: 15-32991

Case Name: CALVADORES, NORLITA

Period Ending: 01/15/17

Trustee: (330290) ILENE F. GOLDSTEIN

Filed (f) or Converted (c): 09/28/15 (f)

§341(a) Meeting Date: 11/12/15

Claims Bar Date: 03/30/16

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a)	6 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	single family residence located at 130 Northern Imported from original petition Doc# 1	90,000.00	75,000.00		120,000.00	FA
2	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
3	checking account with Fifth Third Bank Imported from original petition Doc# 1	200.00	200.00		0.00	FA
4	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
5	computer, CD player, TV, stereo receiver, VCR, t Imported from original petition Doc# 1	500.00	0.00		0.00	FA
6	miscellaneous CD's, records, and books all of or Imported from original petition Doc# 1	100.00	100.00		0.00	FA
7	usual items of wearing apparel located in home Imported from original petition Doc# 1	100.00	100.00		0.00	FA
8	costume jewelry Imported from original petition Doc# 1	50.00	50.00		0.00	FA
9	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
10	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
11	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
12	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
13	IRA with PrimeAmerica P.O. Box 9662 Providence, Imported from original petition Doc# 1	36,584.00	0.00		0.00	FA
14	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
15	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
16	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 15-32991

Trustee: (330290) ILENE F. GOLDSTEIN

Filed (f) or Converted (c): 09/28/15 (f)

§341(a) Meeting Date: 11/12/15

Claims Bar Date: 03/30/16

Case Name: CALVADORES, NORLITA

Period Ending: 01/15/17

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
17	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
18	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
19	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
20	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
21	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
22	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
23	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
24	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
25	2006 Honda Odyssey Imported from original petition Doc# 1	9,700.00	0.00		0.00	FA
26	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
27	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
28	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
29	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
30	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
31	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
32	none Imported from original petition Doc# 1	0.00	0.00		0.00	FA

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 15-32991

Case Name: CALVADORES, NORLITA

Period Ending: 01/15/17

Trustee: (330290) ILENE F. GOLDSTEIN

Filed (f) or Converted (c): 09/28/15 (f)

§341(a) Meeting Date: 11/12/15

Claims Bar Date: 03/30/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
33 none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
34 none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
35 none Imported from original petition Doc# 1	0.00	0.00		0.00	FA
35 Assets Totals (Excluding unknown values)	\$137,234.00	\$75,450.00		\$120,000.00	\$0.00

Major Activities Affecting Case Closing:

STATUS: THE TRUSTEE DISCOVERED AN UNPERFECTED LIEN ON THE DEBTOR'S RESIDENCE. CURRENTLY THE DEBTOR IS PREPARING AN OFFER OR THE TRUSTEE WILL SELL THE PROPERTY. THE TRUSTEE SET A BAR DATE TO DETERMINE CREDITOR CLAIMS.

Initial Projected Date Of Final Report (TFR): June 30, 2017

Current Projected Date Of Final Report (TFR): June 30, 2017

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 15-32991
 Case Name: CALVADORES, NORLITA
 Taxpayer ID #: **-***2811
 Period Ending: 01/15/17

Trustee: ILENE F. GOLDSTEIN (330290)
 Bank Name: Rabobank, N.A.
 Account: *****5066 - Checking Account
 Blanket Bond: \$5,000,000.00 (per case limit)
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
06/09/16		CT&T	Sale of House		103,298.92		103,298.92
	{1}		120,000.00	1110-000			103,298.92
			Payment to Broker	-7,200.00	3510-000		103,298.92
			CHAPTER 7 ADMIN.	-5,488.66	2820-000		103,298.92
			Real Estate Attorney	-1,200.00	3210-600		103,298.92
			Closing costs	-2,812.42	2500-000		103,298.92
06/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		98.78	103,200.14
07/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		143.09	103,057.05
08/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		162.60	102,894.45
09/13/16	101	Norlita Calvadore	Exemption	8100-002		15,000.00	87,894.45
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		147.59	87,746.86
12/12/16	102	ILENE F. GOLDSTEIN	Dividend paid 100.00% on \$8,500.00, Trustee Compensation; Reference:	2100-000		8,500.00	79,246.86
12/12/16	103	Jodi E. Gimbel,P.C.	Dividend paid 100.00% on \$499.50, Accountant for Trustee Fees (Other Firm); Reference:	3410-000		499.50	78,747.36
12/12/16	104	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	Dividend paid 100.00% on \$28.10, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		28.10	78,719.26
12/12/16	105	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	Dividend paid 100.00% on \$4,585.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		4,585.00	74,134.26
12/12/16	106	JPMorgan Chase Bank, N.A.	Dividend paid 68.96% on \$29,447.63; Claim# 1; Filed: \$29,447.63; Reference:	7100-000		20,307.70	53,826.56
12/12/16	107	Midland Credit Management Inc as agent for	Dividend paid 68.96% on \$1,975.17; Claim# 2; Filed: \$1,975.17; Reference:	7100-000		1,362.12	52,464.44
12/12/16	108	Susan C Balverde	Dividend paid 68.96% on \$76,077.25; Claim# 3; Filed: \$76,077.25; Reference:	7100-000		52,464.44	0.00

ACCOUNT TOTALS	103,298.92	103,298.92	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	103,298.92	103,298.92	
Less: Payments to Debtors		15,000.00	
NET Receipts / Disbursements	\$103,298.92	\$88,298.92	

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-32991

Trustee: ILENE F. GOLDSTEIN (330290)

Case Name: CALVADORES, NORLITA

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-***2811

Account: *****5066 - Checking Account

Period Ending: 01/15/17

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
---------------------	---------------------------	------------------------------	---------------------------------	-------------	---------------------	--------------------------	-----------------------------

TOTAL - ALL ACCOUNTS		Net Receipts	Net Disbursements	Account Balances
Checking #	*****5066	103,298.92	88,298.92	0.00
		\$103,298.92	\$88,298.92	\$0.00